

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:	:	
	:	Case No.: 20-12607
Terence Poulton	:	Chapter 13
Shannon Poulton	:	Judge Magdeline D. Coleman
	:	*****
Debtor(s)	:	
	:	
Wells Fargo Bank, N.A., d/b/a Wells	:	
Fargo Auto	:	
Movant	:	
	:	
v.	:	
	:	
Terence Poulton	:	
Shannon Poulton	:	
Kenneth E. West, Trustee	:	
Respondents	:	

CERTIFICATE OF DEFAULT

Now comes Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, its successor and assigns (hereinafter, "Creditor") by and through counsel, and certifies to this Court that Terence Poulton and Shannon Poulton ("Debtors") have failed to comply with the Order approving the stipulation dated January 19, 2021, a copy of which is attached hereto as Exhibit "A", by failing to make timely payments in accordance with the stipulation. Pursuant to the Order, the automatic stay will terminate upon the filing of a Certificate of Default.

Creditor hereby avers that Debtors are delinquent for the October, 2021 payment and for all arrears that were due thereafter. Further, pursuant to the terms of the stipulation, Creditor provided Debtors and their Counsel with a Notice of Default on May 25, 2022, allowing Debtors ten (10) days to cure the default. A copy of said default letter is attached hereto as Exhibit "B". Ten (10) days have passed and the default has not been cured.

WHEREFORE, upon the filing of this Certificate of Default, Creditor requests that the Court enter an order terminating the automatic stay.

Respectfully submitted,

/s/ Alyk L. Oflazian

Alyk L. Oflazian, Esquire (312912)

Adam B. Hall (323867)

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Attorneys for Creditor

The case attorney for this file is Alyk L. Oflazian.

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Terence Poulton	:	
Shannon Poulton	:	
	:	
Kenneth E. West, Trustee	:	
Respondents	:	

CERTIFICATE OF SERVICE

I certify that on the date of filing, a copy of the foregoing Certificate of Default was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Kenneth E. West, Chapter 13 Trustee, ecfemails@ph13trustee.com

Brad J. Sadek, Attorney for Terence Poulton and Shannon Poulton, brad@sadeklaw.com

I certify that on the date of filing, a copy of the foregoing document was sent by U.S. Mail to the following:

Terence Poulton and Shannon Poulton, 860 Weber Drive, Yardley, PA 19067

/s/ Alyk L. Oflazian
